Certificate Number: 15317-PAM-DE-039461873

Bankruptcy Case Number: 20-00795



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 19, 2025, at 5:22 o'clock PM PDT, Chong Y Huber completed a course on personal financial management given by telephone by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: March 19, 2025 By: /s/Philip Sta. Teresa

Name: Philip Sta. Teresa

Title: Certified Counselor